

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

GEORGIA THOMAS  
SSAN: XXX-XX-0325

Case No. 16-32655-DHW  
Chapter 13

Debtor(s)

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on September 22, 2016.
2. The debtor(s) §341 Meeting of Creditors was held November 09, 2016.
3. The debtor(s) overall pay record is 138%.

(X) The following creditor was not listed in the debtor(s)' schedules but filed their claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: REPUBLIC FINANCE LLC  
Trustee's Claim Number: 23  
Account Number: 172364 UCC / NO PROV  
Claim Amount: \$3,979.88  
Court Claim Number: 7  
Claim Filed As: SECURED

(X) The following creditor was not listed in the debtor(s)' schedules but filed thier claim as secured or priority. The debtor(s)' plan fails to make provisions for this claim:

Creditor: UNITED CONSUMER FINANCIAL SERVICES  
Trustee's Claim Number: 25  
Account Number: 7318 KIRBY CLEANING SYSTEM - NO PROV  
Claim Amount: \$958.87  
Court Claim Number: 6  
Claim Filed As: SECURED

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this December 14, 2016.

Sabrina L. McKinney  
Acting Chapter 13 Trustee

By: /s/Sabrina L. McKinney

Sabrina L. McKinney  
Acting Chapter 13 Trustee

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**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this December 14, 2016.

Copy to: DEBTOR(S)  
RICHARD D SHINBAUM

/s/Sabrina L. McKinney

Sabrina L. McKinney  
Acting Chapter 13 Trustee